

Information to identify the case:

Debtor 1	Mary Elizabeth Cameron	Social Security number or ITIN xxx-xx-9600
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 7/8/19
Case number: 19-10684-TPA		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mary Elizabeth Cameron	
2. All other names used in the last 8 years		
3. Address	350 W. North St. Mercer, PA 16137	
4. Debtor's attorney Name and address	Glenn R. Bartifay 3134 Lillian Avenue First Floor Murrysville, PA 15668	Contact phone 412-824-4011 Email: gbartifay@bartifaylaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winneccour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmeef@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 8/5/19

For more information, see page 2

Debtor Mary Elizabeth Cameron

Case number 19-10684-TPA

7. Meeting of creditors	September 24, 2019 at 09:00 AM	Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 11/25/19 Filing deadline: 9/16/19 Filing deadline: 1/6/20
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Mary Elizabeth Cameron
 Debtor

Case No. 19-10684-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy
Form ID: 309IPage 1 of 2
Total Noticed: 28

Date Rcvd: Aug 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2019.

db +Mary Elizabeth Cameron, 350 W. North St., Mercer, PA 16137-1019
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 tr +Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15083195 +Alyk Oflazian/ KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 15083196 +Cap1/marcs, Po Box 30258, Salt Lake City, UT 84130-0258
 15084689 +Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I. 02919-1922
 15099078 District Court 35-3-01, 123 Market Street, Mercer, PA 16137
 15083199 +First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
 15083201 +M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: gbartifay@bartifaylaw.com Aug 06 2019 03:16:18 Glenn R. Bartifay,
 3134 Lillian Avenue, First Floor, Murrysville, PA 15668

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2019 03:17:13 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustregion03.pi.ecf@usdoj.gov Aug 06 2019 03:17:18
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721

cr +EDI: PRA.COM Aug 06 2019 06:43:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

15083197 EDI: CAPITALONE.COM Aug 06 2019 06:43:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238

15099076 +E-mail/Text: bankruptcy@cavps.com Aug 06 2019 03:17:35 Calvary SPV I, LLC,
 500 Summit Lake Dr., Suite 400, Valhalla, NY 10595-2321

15088586 EDI: CAPITALONE.COM Aug 06 2019 06:43:00 Capital One Bank (USA), N.A.,
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

15099077 +EDI: DISCOVER.COM Aug 06 2019 06:43:00 Discover/Option Card LLC, P.O. Box 71084,
 Charlotte, NC 28272-1084

15099079 +EDI: IRS.COM Aug 06 2019 06:43:00 IRS Special Procedures Branch,
 1000 Liberty Avenue, Suite 727, Pittsburgh, PA 15222-4107

15083200 +E-mail/Text: bncnotices@becket-lee.com Aug 06 2019 03:16:31 Kohls/capone, Po Box 3115,
 Milwaukee, WI 53201-3115

15083202 +EDI: TSYS2.COM Aug 06 2019 06:43:00 Macys/dsnb, Po Box 8218, Mason, OH 45040-8218

15098056 +EDI: AGFINANCE.COM Aug 06 2019 06:43:00 OneMain Financial, PO Box 3251,
 Evansville, IN 47731-3251

15083203 +EDI: AGFINANCE.COM Aug 06 2019 06:43:00 Onemain, Po Box 1010, Evansville, IN 47706-1010

15092400 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2019 03:17:13
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946

15083204 +EDI: RMSC.COM Aug 06 2019 06:43:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007

15083205 +EDI: RMSC.COM Aug 06 2019 06:43:00 Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001

15083206 +EDI: RMSC.COM Aug 06 2019 06:43:00 Syncb/oldnavydc, Po Box 965005,
 Orlando, FL 32896-5005

15084082 +EDI: RMSC.COM Aug 06 2019 06:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

15083198 E-mail/Text: creditreconciliation@peoples.com Aug 06 2019 03:17:19 Citizens Bank,
 1000 Lafayette Blvd, Bridgeport, CT 06604

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T Bank
 15084690* +Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston R.I. 02919-1922
 15099080* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: culy
Form ID: 309I

Page 2 of 2
Total Noticed: 28

Date Rcvd: Aug 05, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2019 at the address(es) listed below:

Glenn R. Bartifay on behalf of Debtor Mary Elizabeth Cameron gbartifay@bartifaylaw.com, sfallat@bartifaylaw.com;gbartifay@yahoo.com;lkarageorgiou@bartifaylaw.com
James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com

TOTAL: 4